



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2017-18/89

DBR.No.Leg.BC.96/09.07.005/2017-18

November 9, 2017

All Scheduled Commercial Banks (including RRBs)  
All Small Finance Banks and Payments Banks

Dear Sir/ Madam

**Statement on Developmental and Regulatory Policies - October 4, 2017-  
Banking Facility for Senior Citizens and Differently abled Persons**

Please refer to Paragraph 8 of Statement on Developmental and Regulatory Policies, released by Reserve Bank of India on October 4, 2017 as part of Fourth Bi-monthly Monetary Policy Statement 2017-18, a copy of which is enclosed. It has been observed that there are occasions when banks discourage or turn away senior citizens and differently abled persons from availing banking facilities in branches. Notwithstanding the need to push digital transactions and use of ATMs, it is imperative to be sensitive to the requirements of senior citizens and differently abled persons.

2. In view of the above, banks are required to put in place appropriate mechanism with the following specific provisions for meeting the needs of such customers so that they are able to avail of the bank's services without difficulty.

**(a) Dedicated Counters/Preference to Senior Citizens, Differently abled persons**

Banks are advised to provide a clearly identifiable dedicated counter or a counter which provides priority to senior citizens and people who are differently abled including visually impaired persons.

बैंकिंग विनियमन विभाग, केंद्रीय कार्यालय, 12वीं और 13वीं मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, मुंबई 400001

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हिंदी आसान है, इसका प्रयोग बढ़ाएँ

**(b) Ease of submitting Life Certificate**

As per extant guidelines issued by Department of Government and Bank Accounts, in addition to the facility of Digital Life Certificate under “Jeevan Praman” Scheme (refer [circular\\_DGBA.GAD.H-2529/45.01.001/2014-15 dated December 9, 2014](#)), pensioners can submit physical Life Certificate form at any branch of the pension paying bank. However, it is observed that often the same is not updated promptly by the receiving branch in the Core Banking Solution (CBS) system of the bank, resulting in avoidable hardship to the pensioners. It is, therefore, advised that banks shall ensure that when a Life Certificate is submitted in any branch, including a non-home branch, of the pension paying bank, the same is updated/ uploaded promptly in CBS by the receiving branch itself, to avoid any delay in credit of pension.

**(c) Cheque Book Facility**

- (i) Banks shall issue cheque books to customers, whenever a request is received, through a requisition slip which is part of the cheque book issued earlier.
- (ii) Banks are advised to provide minimum 25 cheque leaves every year, if requested, in savings bank account, free of charge.
- (iii) Banks shall not insist on physical presence of any customer including senior citizens and differently abled persons for getting cheque books.
- (iv) Banks may also issue cheque books, on requisition, by any other mode as per bank’s laid down policy.

It is further clarified that providing such facility in BSBDA will not render the account to be classified as non-BSBDA (c.f. Bank’s response to query number 14 and 24 of our circular [“DBOD.No. Leg. BC.52/09.07.005/2013-14 dated September 11, 2013](#) on Financial Inclusion – Access to Banking Services - BSBDA – FAQs”).

**(d) Automatic conversion of status of accounts**

Presently, in some banks, even fully KYC - compliant accounts are not automatically converted into ‘Senior Citizen Accounts’ on the basis of date of birth maintained in the bank’s records. Banks are advised that a fully KYC compliant account should automatically be converted into a ‘Senior Citizen Account’ based on the date of birth available in bank’s records.

**(e) Additional Facilities to visually impaired customers**

Banks are advised that the facilities provided to sick/old/incapacitated persons vide [Paragraph 9](#) of our Master Circular DBR.No.Leg.BC.21/09.07.006/2015-16 dated July 1, 2015 on Customer Service in Banks (regarding operations of accounts through identification of thumb/toe impression/mark by two independent witnesses and authorising a person who would withdraw the amount on behalf of such customers) shall also be extended to the visually impaired customers.

**(f) Ease of filing Form 15G/H**

Banks are advised to provide senior citizens and differently abled persons Form 15G/H once in a year (preferably in April) to enable them to submit the same, where applicable, within the stipulated time.

**(g) Door Step Banking**

We have issued instructions on Doorstep Banking vide [circular DBOD.No.BL.BC.59/22.01.010/2006-2007 dated February 21, 2007](#) under Section 23 of Banking Regulation Act, 1949. However, in view of the difficulties faced by senior citizens of more than 70 years of age and differently abled or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired, banks are advised to make concerted effort to provide basic banking facilities, such as pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts, submission of Know Your Customer (KYC) documents and Life certificate at the premises/ residence of such customers.

3. Banks are advised to implement these instructions by December 31, 2017 in letter and spirit and give due publicity in their bank branches and website.

Yours faithfully

(Saurav Sinha)  
Chief General Manager

**Statement on Developmental and Regulatory Policies, Reserve Bank of India  
issued by the Governor on October 4, 2017**

**8. Banking Facility for Senior Citizens and Differently abled Persons**

It has been reported that banks are discouraging or turning away senior citizens and differently abled persons from availing banking facilities in branches. Notwithstanding the need to push digital transactions and use of ATMs, it is imperative to be sensitive to the requirements of senior citizens and differently abled persons. It has been decided to instruct banks to put in place explicit mechanisms for meeting the needs of such persons so that they do not feel marginalised. Ombudsmen will also be advised to pay heed to complaints in this context. Necessary instructions in this regard will be issued by end-October 2017.